

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR UTILITY OR DESIGN PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name:

I believe I am the original, first and sole inventor (if only one name is listed below) or the subject matter which is claimed and for which a joint inventor (if plural names are listed below) of the invention entitled:

BANK TRANSACTION METHOD LINKING ACCOUNTS VIA COMMON ACCOUNTS

the specification of which is attached hereto, if not attached hereto, the specification was filed on _____ (mm/dd/yyyy) as United States Application Number _____; and amended on _____ (mm/dd/yyyy) (if applicable) and/or amended on _____ (mm/dd/yyyy) as PCT International Application Number _____ and was _____ (mm/dd/yyyy) (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §§ 119 (a)-(d), 172 or 365 of any foreign application(s) for patent or inventor's certificate or of any international (PCT) application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international (PCT) application(s) designating at least one country other than the United States of America filed by me

PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. §§119(a)-(d), 172 or 365:	DATE OF FILING (MM/DD/YYYY)	APPLICATION NUMBER	COUNTRY (if PCT, write "PCT")
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	12/10/2004	PCT/KR2004/003252	PCT
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	12/18/2003	10-2003-0092845	REPUBLIC OF KOREA
<input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
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<input type="checkbox"/> Yes <input type="checkbox"/> No			

I hereby appoint the attorneys and agent(s) associated with the following PTO Customer Number of IPLA P.A. to prosecute said application and to transact all business in the Patent and Trademark Office connected therewith and to file, prosecute and transact all business in connection with international applications directed to said invention:

All correspondences to:

IPLA P.A.

3580 Wilshire Blvd., 17th Floor
Los Angeles, California 90010
Telephone: (213) 637-5633 Facsimile: (213) 637-0132

or Customer No. 52706

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	
Family Name HUH	Given Name INGHOO
Residence (City, State & Country) SEOUL, REPUBLIC OF KOREA	Citizenship REPUBLIC OF KOREA
Mailing Address 3-113, BUKGAJWA-DONG, SEODAEMUN-GU, SEOUL 120-810 REPUBLIC OF KOREA	
Inventor's Signature X [Signature]	Date 2006. 4. 24

FULL NAME OF SECOND INVENTOR, IF ANY	
Family Name	Given Name
Residence (City, State & Country)	Citizenship
Mailing Address	
Inventor's Signature	Date

FULL NAME OF THIRD INVENTOR, IF ANY	
Family Name	Given Name
Residence (City, State & Country)	Citizenship
Mailing Address	
Inventor's Signature	Date